

<b>Information to identify the case:</b>			
Debtor 1	<b>Joseph S. Rissi</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>17-08052</b>		
Social Security number or ITIN		<b>xxx-xx-5769</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 3/15/17</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Joseph S. Rissi	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3310 Berwyn Ave., Apt. 222D North Chicago, IL 60064	
<b>4. Debtor's attorney</b> Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davisiegellaw@hotmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 3/16/17

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p><b>April 17, 2017 at 11:30 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Location:</b> 105 East Route 83, Mundelein, IL 60060</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 6/16/17</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 7/17/17</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 9/11/17</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<b>9. Filing of plan</b>	<p>The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on:  <b>5/19/17 at 11:00 AM, Location: 1792 Nicole Lane, Round Lake Beach, IL 60073</b></p> <p><b>The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00</b>          If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Joseph S. Rissi  
DebtorCase No. 17-08052-ABG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: rruizl  
Form ID: 309IPage 1 of 2  
Total Noticed: 31

Date Rcvd: Mar 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2017.

db +Joseph S. Rissi, 3310 Berwyn Ave., Apt. 222D, North Chicago, IL 60064-3407  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 25441035 +Aes/chase Bank, Po Box 61047, Harrisburg, PA 17106-1047  
 25441039 +Dayanara Johnson, 11 Kendall Ave, Hamilton, NJ 08690-2107  
 25441041 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610  
 25441049 +Jpm Chase, P.O. Box 7013, Indianapolis, IN 46207-7013  
 25441050 +Kohl/Capl, PO Box 6497, Sioux Falls, SD 57117-6497  
 25441051 Kohl/Chase(Kohl's Department Store), Attn: Bankruptcy Department,  
 N54W 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
 25441052 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700  
 25441054 +Ohio Sta Univ, 3715 Northside Parkway, Atlanta, GA 30327-2882  
 25441055 +Pioneer Mcb, 4000 S Eastern Ave Ste 3, Las Vegas, NV 89119-0824  
 25441057 +Portalliance Fcu, 5670 Raby Rd, Norfolk, VA 23502-2411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at E-mail/Text: davidsiegellaw@hotmail.com Mar 17 2017 02:16:02 David M Siegel,  
 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Mar 17 2017 02:17:18 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 25441036 +E-mail/Text: bankruptcy@armedforcesloans.com Mar 17 2017 02:18:10 Armed Forces Loans Of,  
 6161 S Rainbow Blvd Ste, Las Vegas, NV 89118-3269  
 25441037 +EDI: CAPONEAUTO.COM Mar 17 2017 01:38:00 Capital One Auto Finan, 3901 Dallas Pkwy,  
 Plano, TX 75093-7864  
 25441038 +EDI: CHASE.COM Mar 17 2017 01:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 25441040 +E-mail/Text: electronicbkydocs@nelnet.net Mar 17 2017 02:17:41 Dept Of Education/neln,  
 121 S 13th St, Lincoln, NE 68508-1904  
 25441043 +EDI: AMINFOFP.COM Mar 17 2017 01:38:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 25441042 +EDI: AMINFOFP.COM Mar 17 2017 01:38:00 First Premier Bank, Bankruptcy Department,  
 PO Box 5523, Sioux Falls, SD 57117-5523  
 25441046 +EDI: RMSC.COM Mar 17 2017 01:38:00 GECRB/Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036  
 25441047 EDI: RMSC.COM Mar 17 2017 01:38:00 GECRB/DISC, PO Box 965005, Orlando, FL 32896-5005  
 25441048 +EDI: RMSC.COM Mar 17 2017 01:38:00 GEMB/Discount Tire, Bankruptcy Department,  
 PO Box 103104, Roswell, GA 30076-9104  
 25441045 +EDI: RMSC.COM Mar 17 2017 01:38:00 Gecrb/Care Credit, Attn: bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 25441053 +E-mail/Text: Bankruptcy\_3rdParty\_Team@cashnetusa.com Mar 17 2017 02:18:52 Nc Financial,  
 200 W Jackson Blvd Ste 2, Chicago, IL 60606-6941  
 25441056 E-mail/Text: bankruptcypgl@plaingreenloans.com Mar 17 2017 02:18:15 Plain Green,  
 93 Mack Road Suite 600, Box Elder, MT 59521  
 25441058 EDI: RMSC.COM Mar 17 2017 01:38:00 SYNCB/Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036  
 25441059 EDI: RMSC.COM Mar 17 2017 01:38:00 SynCB/Discount Tire, PO Box 965036,  
 Orlando, FL 32896-5036  
 25441061 +EDI: RMSC.COM Mar 17 2017 01:38:00 SynCB/Pep Boys, Po Box 965036,  
 Orlando, FL 32896-5036  
 25441060 +EDI: RMSC.COM Mar 17 2017 01:38:00 SynCB/maaco & Meineke, Po Box 965036,  
 Orlando, FL 32896-5036  
 25441062 +EDI: WFFC.COM Mar 17 2017 01:38:00 Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

25441044\* +First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2017

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: rruiz1  
Form ID: 309I

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Mar 16, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2017 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Joseph S. Riszi davidsiegellaw@hotmail.com,  
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com  
Glenn B Stearns mcguckin\_m@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3